

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 10-03227-jdg

UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/16/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul Allyn Dorn
14983 Madeleine Ct. Apt. 217
Grand Haven, MI 49417

Amber Jaeger-Dorn
aka Amber Jaeger
14983 Madeleine Ct. Apt. 217
Grand Haven, MI 49417

Case Number:
10-03227-jdg

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1718
xxx-xx-6826

Attorney for Debtor(s) (name and address):

Roger G. Cotner
Cotner Law Office
220 Franklin Avenue
P.O. Box 838
Grand Haven, MI 49417-0838
Telephone number: (616) 846-7153

Bankruptcy Trustee (name and address):

Marcia R. Meoli
Hann Persinger PC
PO Box 1559
Holland, MI 49422-1559
Telephone number: (616) 396-2088

Meeting of Creditors

Date: **April 21, 2010**

Time: **04:23 PM**

Location: **Ledyard Building, Second Floor, 125 Ottawa NW, Suite 202R, Grand Rapids, MI 49503**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/20/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Division Ave., N.
Room 200
Grand Rapids, MI 49503
Telephone number: (616)456-2693

For the Court:

Clerk of the Bankruptcy Court:
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 3/18/10

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. (Applies to cases filed on or after October 17, 2005)
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment shall file a request with the Court.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICEDistrict/off: 0646-1
Case: 10-03227User: brenda
Form ID: b9aPage 1 of 2
Total Noticed: 28

Date Rcvd: Mar 18, 2010

The following entities were noticed by first class mail on Mar 20, 2010.

db/db +Paul Allyn Dorn, Amber Jaeger-Dorn, 14983 Madeleine Ct. Apt. 217,
Grand Haven, MI 49417-8017

aty Roger G. Cotner, Cotner Law Office, 220 Franklin Avenue, P.O. Box 838,
Grand Haven, MI 49417-0838

tr Marcia R. Meoli, Hann Persinger PC, PO Box 1559, Holland, MI 49422-1559

smg +MI DEPT OF TREASURY, COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668

smg +SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001

smg +SECURITIES & EXCHANGE COMM, BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900,
CHICAGO, IL 60604-2815

ust +Jill M. Gies, U.S. Department of Justice, OUST, 211 West Fort, Suite 700,
Detroit, MI 48226-3263

bkpp +Kimberly M Stebbins, 2794 Henry, Muskegon, MI 49441-3510

5802625 +Calvary Portfolio Services LLC, 7 Skyline Drive, Hawthorne NY 10532-5101

5802626 +Chex Systems, Inc., 7805 Hudson Road, Suite 100, Saint Paul MN 55125-1703

5802627 +Equifax, PO Box 740241, Atlanta GA 30374-0241

5802628 +Experian Information Solutions, PO Box 1240, Allen TX 75013-1240

5802630 +NuUnion Credit Union, 16916 Robbins Rd., Grand Haven MI 49417-2742

5802631 +Paul E. Varchetti, Esq., PO Box 380170, Clinton Township MI 48038-0061

5802632 +State of Michigan, Treasury Building, Lansing MI 48922-0001

5802633 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corp, 19500 Victor Parkway, Suite 40,
Livonia MI 48152)

5802634 TransUnion, PO Box 2000, Crum Lynne PA 19022

5802635 US Department of Education, Direct Loan Servicing Center, PO Box 5609,
Greenville TX 75403-5609

The following entities were noticed by electronic transmission on Mar 18, 2010.

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Daniel M. McDermott,
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Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Office of the U.S. Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

5802629 EDI: IRS.COM Mar 18 2010 17:33:00 Internal Revenue Service, Insolvency Unit, PO Box 21126,
Philadelphia PA 19114

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0646-1
Case: 10-03227

User: brenda
Form ID: b9a

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.